

109/10 Four for a Penny:

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# Poor Robin's CHARACTER

Of an Unconscionable

## Pawn-Broker;

AND

Ear-Mark of an Oppressing

## Tally-Man;

WITH

A friendly Description of

## A Bum-Bailey,

And his Merciless

### SETTING-CUR, or FOLLOWER.

With Allowance.

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Four for a Penny

OR,

Poor Robin's CHARACTER  
OF A

PAWN-BROKER.

**W**here present you, Gentle-  
men, with a parcel of Beasts  
of prey, worse than ever A-  
frick bred; and more *Unseen* than any  
that entered into Noah's Ark: yet Clowen-  
footed, in imitation of their Syre; and all  
so *Superlative* in their Kinds, that each  
may dispute for Precedency: Only for  
Method sake, we shall begin with the most  
Sly and Dangerous.

An UNCONSCIONABLE Pawn broker  
(for there are Conscionable Dealers in  
that Way, that are a Relief and Comfort  
to the Poor; and those are not concern'd  
in this Character: ) an Unconscionable

Pawn-

Rawn-hooker, Usury, is *Pluto's* Factor, *Old*  
*Nick's* Warehouse-keeper, an *Englisb* Jew  
 that lives and grows fat on Fraud and Op-  
 pression, as Toads on Filth and Venome;  
 whose Practice out-vies *Usury*, as much as  
*Incest* simple Fornication; and to call him  
 a *Tradesman*, must be by the same Figure  
 that Pickpockets stile their Legerdemain  
 an *Art and Mystery*. His Shop, like Hell-  
 gates, is always open, where he sits at the  
 Receipt of Custom, like *Cacus* in his Den,  
 ready to devour All that is brought him;  
 and having gotten your *Spotts*, hangs them  
 up in *Rank and File*, as so many *Trophies*  
 of Victory. Hither all sorts of Garments  
 resort in Pilgrimage, whilst he playing the  
*Pimp*, lodges the *Tabby-petticoats* and  
*Russet-breeches* together in the same Bed  
 of *Lavender*. He is the Treasurer of the Thieves *Ex-*  
*chequer*, the Common *FENDER* of all  
*Bulkers* and *Shop-lifts* in the Town. To  
 this purpose he keeps a private Warehouse,  
 and Ships away the Ill-gotten Goods by  
 wholesale; dreading nothing so much, as  
 that

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that a *Convict* should honestly Confess how he dispos'd the Moveables. He is a kind of Disease quite contrary to the *Gout*; for as that haunts the Rich, so this mainly torments the Poor, and scarce leaves them so much as a Primitive Figg-leaf to cover their Nakedness. Mrs. *Joan*, when she is minded to see her Sweet-heart, and *Gammar Blew-bottle* going to a Christening, muster up the Pence o'th' Saturday-night to redeem their best Riggings out of Captivity; but on Munday-morning infallibly bring them back (like Thieves that had only made an Escape) to the old *Limbus*; and this so often, till at last they know the way, and can go to *Pawn alone* by themselves. Thus they are forc'd to purchase the same Clothes *Seven times* over; and for want of a Chest to keep them in at home, it costs Thrice as much as they are worth for their lodging in his custody. When they come in, like other Prisoners, they first pay *Garnish*; the *Twopences* for Entrance-money; after this, *Sixpence* a month for every 20 s. lent, (which yet indeed is but 19 s. 6 d.) that

that is (according to their Reckoning of thirteen months to the year) Six shillings and six pence Interest for One pound for a year ; which makes Thirty three pounds, six shillings, and eight pence in the hundred, *viz.* One third part of the Principal, and just 27 *l.* 6 *s.* 8 *d.* more than the Statute allows ; besides Twelve pence for a *Bill of Sale*, if the matter be considerable. So that since they never lend half the value on any thing that is brought them, if a Pawn-broker lay out 100 *l.* he first makes neer 40 *l.* *per Annum* advantage certain, as aforesaid : And then considering how many Thieves, &c. (their chief Customers that bring the lumping bargains) never intend to Redeem, and how many Poor are not able, especially since as soon as the year and day expire, they presently dispose their Pawns, or pretend to do so, we may reasonably conclude, that these *Horse-leeches* make *Cent. per Cent.* at least of their Mony in a year : And all this by a Course tending onely to the encouragement of Thieves, and ruine of those that are honest, but indigent. Near

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Near of kin to these Caterpillers, is the Un-  
conscionable Vally-man, but a little more adventu-  
rous, and dealing so much in Wood, that 'tis sup-  
posed his Deserts may intitle him to die on a Leaf-  
less Tree. He is one that *Eateth up the Poor* (to  
use a sacred Phrase) *even as Bread*, and yet under  
a charitable pretence of serving and *accommoda-*  
*ting* them: For he lets them have Ten shillings  
worth of sorry Commodities (or scarce so much)  
on Security given to pay him Twenty shillings by  
Twelve pence a week. Then his Wandering *Me-*  
*phisaphilus*, with the bundle of Rattles, whom we  
may call *The Devil's Rent-gatherer*, haunts them  
more diligently than a revengeful Ghost does a  
Murderer, or a tormenting Conscience a Tray-  
tor: And if they happen to fail the first or second  
week, snaps them for their Security, and makes  
them forthwith pay the utmost farthing; alllead-  
ing, now their former Agreement was void. We  
have nothing to do with those that deal according  
to Conscience.

There is yet another Pack of the *Charitable*  
*Vermine*, that make it their Business to lend Mo-  
ney by the week. This crafty *Extortioner* com-  
monly keeps a blinde *Ale-house*; and you must  
first, besides a world of Complements, spend two  
or three shillings at several times, before he be at  
leisure, or Money comes in, or that you can per-  
swade him to like your Security: at least you get  
but 18 s. for every 20 s. but must give Bond (and  
him 12 d. for making it) to repay full 20 s. at 2 s.

per



per weeks; who in case of failure, take the first advantage to be as kinde to you as the last Gentleman. And so by these Subtleties, and continual Returns, they likewise make much more than double of their Money in a years time, as by exact Calculation may appear.

These are the *Nimrods*, the private Hunters in this vast Forest of *Chimneys*, that draw the Poor into their Nets, and pick them to the very Bone. But the *Bandogs* that they make use of, are the *Bum-baile*, and his *Setting-Cur*. The first, a kind of Excreescence of the Law, like our Nails, made onely to scratch and *claw*; a sort of Birdlime, where he lays hold he hangs; a Raven that pecks not out mens Eyes, as others do, but all his spue is at their *shoulders*; and you had better have the Nightmare ride you, than this Incubus. He is one of *Devils* By-blows, begotten of a *Stone*, and hath taken an Oath never to pity *Widow* nor *Orphan*. His first business is to bait you for Money for his (confounded) *Civility*; next, to call for Drink as fast as men for Buckets of water in a Conflagration. After which, becoming grave and serious, he advises you in revenge to *sue* the Plaintiff, and offers to do it, with or without cause; 'tis all one to him, if he perceive you have money. His *Hollow* is an *Hanger* that he wears by his side; a false Dig of the same Bale, but not the same *Centre*; for it runs somewhat higher, inflames the Reckoning, and so does more mischief. He's a Tumbler that drives in the *Coney*; but is yet but a Bungler, and knows

not

not how to cut off a man without allowing him to pay  
a Pattern. This is the Hook that hangs under wa-  
ter to choke the Fish, and his Officer the Quill a-  
bove, which pops down as soon as ever the Bait is  
swallowed. Though differing in degree, they are  
both much of a Complexion; onely the Teeth of  
this latter are more sharp, and he more hungry,  
because he does but snap, and liath not his full  
half-share of the Booty. A main part of his Office  
is to swear and bluster at their trembling Prisoners,  
and cry, *Confound us, why do we wait? let's chop  
him:* whilst the other meekly replies, *Jack, be  
patient; I'm a civil Gentleman, and I know will  
consider us:* which Species of Whoedling in Terms  
of their Art is called *Sweeten and Pinch*. The  
Eyes of these Wolves are as quick in their Head,  
as a *Cat-purser* in a *Parrog*; and as nimble are  
they at their Business, as an *Hang-man* at an Exe-  
cution. They'll court a *broken Fate* to heal it  
with a *Plaster of Green-wax*, and suck more filth  
out of a Wound than a Surgeon. Yet as these  
Eels are generally bred out of the Mud of a Ban-  
krup, so they commonly die with their *heads*ript  
up, or are decently run through the *Lungs*; and  
as they live hated, die unpitied. We speak here  
of those onely that abuse the Intentions of the  
Law, and act Oppression under the colour of  
serving common Justice.

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